

<i>SERFF Tracking Number:</i>	<i>WAKE-126153019</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Continental Life Insurance Company of Brentwood, Tennessee</i>	<i>State Tracking Number:</i>	<i>42407</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre- Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre- Standardized</i>
<i>Product Name:</i>	<i>CL Pre-Std MS Rate 2009</i>		
<i>Project Name/Number:</i>	<i>Continental Life/052009</i>		

Filing at a Glance

Company: Continental Life Insurance Company of Brentwood, Tennessee

Product Name: CL Pre-Std MS Rate 2009 SERFF Tr Num: WAKE-126153019 State: ArkansasLH

TOI: MS02I Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 42407

Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized Co Tr Num: State Status: Approved-Closed

Filing Type: Rate	Co Status:	Reviewer(s): Stephanie Fowler
	Author: Jennifer Snell	Disposition Date: 05/27/2009
	Date Submitted: 05/14/2009	Disposition Status: Approved-Closed

Implementation Date Requested: 07/01/2009 Implementation Date: 07/01/2009

State Filing Description:

General Information

Project Name: Continental Life

Project Number: 052009

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing is currently pending in the home domicile state of Tennessee.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 12%

Filing Status Changed: 05/27/2009

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/27/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: NAIC NUMBER: 68500/CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TN

<i>SERFF Tracking Number:</i>	<i>WAKE-126153019</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Continental Life Insurance Company of Brentwood, Tennessee</i>	<i>State Tracking Number:</i>	<i>42407</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre- Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre- Standardized</i>
<i>Product Name:</i>	<i>CL Pre-Std MS Rate 2009</i>		
<i>Project Name/Number:</i>	<i>Continental Life/052009</i>		

SUBMISSION

RATE INCREASE FILING

PRE-STANDARDIZED MEDICARE SUPPLEMENT POLICIES

FORM NUMBERS: EC-1, SC-85, SC-II, SC-III

Wakely Actuarial Services, Inc. has been authorized to file the above captioned filing on behalf of Continental Life Insurance Company of Brentwood, Tennessee.

The Company is requesting a composite rate of 12.0% increase in premiums for all Pre-Standardized plans. The effective date which the new rates become effective for this state will not be sooner than one year after the implementation date of the last approved rate increase.

For your information, this filing is currently pending in the Home Domicile State of Tennessee.

We appreciate the Department's time and consideration in the review of this filing for Continental Life.

Company and Contact

Filing Contact Information

(This filing was made by a third party - WAS01)

Jennifer Snell, Compliance Analyst	jennifer.snell@wakelyactuarial.com
34125 US Highway N	(727) 373-4558 [Phone]
Palm Harbor, FL 34684	(727) 373-4559[FAX]

Filing Company Information

Continental Life Insurance Company of Brentwood, Tennessee	CoCode: 68500	State of Domicile: Tennessee
101 CONTINENTAL PLACE	Group Code: -99	Company Type:
BRENTWOOD, TN 37027	Group Name:	State ID Number:
(615) 377-1300 ext. [Phone]	FEIN Number: 62-1181209	

SERFF Tracking Number: WAKE-126153019 State: Arkansas
Filing Company: Continental Life Insurance Company of State Tracking Number: 42407
Brentwood, Tennessee
Company Tracking Number:
TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-
Standardized Standardized
Product Name: CL Pre-Std MS Rate 2009
Project Name/Number: Continental Life/052009

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Life Insurance Company of Brentwood, Tennessee	\$200.00	05/14/2009	27894844

SERFF Tracking Number:	WAKE-126153019	State:	Arkansas
Filing Company:	Continental Life Insurance Company of Brentwood, Tennessee	State Tracking Number:	42407
Company Tracking Number:			
TOI:	MS02I Individual Medicare Supplement - Pre- Standardized	Sub-TOI:	MS02I.000 Medicare Supplement - Pre- Standardized
Product Name:	CL Pre-Std MS Rate 2009		
Project Name/Number:	Continental Life/052009		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Stephanie Fowler	05/27/2009	05/27/2009

SERFF Tracking Number: WAKE-126153019 State: Arkansas

Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 42407

Company Tracking Number:

TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized

Product Name: CL Pre-Std MS Rate 2009

Project Name/Number: Continental Life/052009

Disposition

Disposition Date: 05/27/2009

Implementation Date: 07/01/2009

Status: Approved-Closed

Comment: We have approved the requested 12% rate increase to be implemented on or after July 1, 2009. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Continental Life Insurance Company of Brentwood, Tennessee	12.000%	12.000%	\$39,927	67	\$332,729	12.000%	12.000%

SERFF Tracking Number:	WAKE-126153019	State:	Arkansas
Filing Company:	Continental Life Insurance Company of Brentwood, Tennessee	State Tracking Number:	42407
Company Tracking Number:			
TOI:	MS021 Individual Medicare Supplement - Pre- Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre- Standardized
Product Name:	CL Pre-Std MS Rate 2009		
Project Name/Number:	Continental Life/052009		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Authorization Letter	Accepted for Informational Purposes	Yes
Rate	Rate Pages	Approved	Yes

SERFF Tracking Number:	WAKE-126153019	State:	Arkansas
Filing Company:	Continental Life Insurance Company of Brentwood, Tennessee	State Tracking Number:	42407
Company Tracking Number:			
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	CL Pre-Std MS Rate 2009		
Project Name/Number:	Continental Life/052009		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	07/01/2008
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Continental Life Insurance Company of Brentwood, Tennessee	12.000%	12.000%	\$39,927	67	\$332,729	12.000%	12.000%

SERFF Tracking Number:	WAKE-126153019	State:	Arkansas
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Company Tracking Number:			
TOI:	MS02I Individual Medicare Supplement - Pre- Standardized	Sub-TOI:	MS02I.000 Medicare Supplement - Pre- Standardized
Product Name:	CL Pre-Std MS Rate 2009		
Project Name/Number:	Continental Life/052009		

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rate Pages	EC-1, SC-85, SC-New II, SC-III			AR 2009 PRE Rates.pdf

Exhibit B
Continental Life Insurance Company
Of Brentwood Tennessee

Annual Premium Rates

State of: Arkansas
Medicare Supplement Policy Form SC-III

Current Rates

Issue Age	Part A Premium Initial Deductible		Skilled Nursing Care	Part B Excess Limit*
	<u>Include</u>	<u>Exclude</u>		
All	1767	674	425	2417

Proposed Rates

Issue Age	Part A Premium Initial Deductible		Skilled Nursing Care	Part B Excess Limit*
	<u>Include</u>	<u>Exclude</u>		
All	1979	755	476	2707

To include coverage for \$135 Annual Part B deductible, add \$132

* Factors for other excess percentage limits:

125%	0.80
140%	0.84
150%	0.88
160%	0.92
180%	1.00
190%	1.03
200%	1.06
U/C	1.10

The above premiums will be increased by the following underwriting tables:

Table-1	10%
Table-2	20%

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

Exhibit B
Continental Life Insurance Company
Of Brentwood Tennessee

Annual Premium Rates

State of: Arkansas
Medicare Supplement Policy Form SC-II

Current Rates

Issue Age	Part A Premium Initial Deductible		Part B Excess Limit*
	<u>Include</u>	<u>Exclude</u>	
All	1679	635	3153

Proposed Rates

Issue Age	Part A Premium Initial Deductible		Part B Excess Limit*
	<u>Include</u>	<u>Exclude</u>	
All	1880	711	3531

To include coverage for \$135 Annual Part B deductible, add \$132

* Factors for other excess percentage limits:

125%	0.80
140%	0.84
150%	0.88
160%	0.92
180%	1.00
190%	1.03
200%	1.06
U/C	1.10

The above premiums will be increased by the following underwriting tables:

Table-1	10%
Table-2	20%

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

Exhibit B
Continental Life Insurance Company
Of Brentwood Tennessee

Annual Premium Rates

State of: Arkansas
Medicare Supplement Policy Form EC-1

Current Rates

Issue	Preferred	Exclude
<u>Age</u>	<u>Plan</u>	Part A
		<u>Deductible</u>
All	5133	429

Proposed Rates

Issue	Preferred	Exclude
<u>Age</u>	<u>Plan</u>	Part A
		<u>Deductible</u>
All	5749	480

To include coverage for \$135 Annual Part B deductible, add \$132

The above premiums will be increased by the following underwriting tables:

Table-1	10%
Table-2	20%
Table-3	30%

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

SERFF Tracking Number: WAKE-126153019 State: Arkansas
Filing Company: Continental Life Insurance Company of State Tracking Number: 42407
Brentwood, Tennessee
Company Tracking Number:
TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-
Standardized Standardized
Product Name: CL Pre-Std MS Rate 2009
Project Name/Number: Continental Life/052009

Supporting Document Schedules

Satisfied -Name: Authorization Letter **Review Status:** Accepted for Informational 05/27/2009
Purposes
Comments:
Attachment:
Auth Ltr 2009.PDF



Genworth
Financial

Continental Life Insurance Company
of Brentwood, Tennessee

101 Continental Place
Brentwood, TN 37027
800 264.4000
615 373.0272 fax
cont-life.com

April 9, 2009

Dear State Regulator:

We hereby authorize:

Ben Cohen
Wakely Actuarial Services, Inc.
34125 U.S. Highway 19 N., Suite 310
Palm Harbor, FL 34684

to submit state filings on behalf of Continental Life Insurance Company of Brentwood, Tennessee (Company). This authorization is valid only for rate filings of Company's Medicare Supplement policy forms.

Sincerely,

Christopher M. Olson
President & CEO
Continental Life Insurance Company of Brentwood, Tennessee